

## Claims

### What is claimed is:

1           1. A system for electronic presentment and payment of bills over a  
2 network, comprising:  
3           a consumer terminal;  
4           a biller terminal in communication with said consumer terminal; and  
5           a switching network for routing presentment and payment  
6 information between said consumer terminal and biller terminal, said switching  
7 network being a multi-standard switch capable of receiving messages using more  
8 than one format.

1           2. The system in accordance with claim 1, wherein said switching  
2 network routes the information without reformatting.

1           3. The system in accordance with claim 1, further comprising a consumer  
2 service provider device in electronic communication between said consumer  
3 terminal and said switching network.

1           4. The system in accordance with claim 1, further comprising a consumer  
2 payment provider device in electronic communication between said consumer  
3 service provider and said switching network.

1           5. The system in accordance with claim 1, further comprising a biller  
2 service provider device in electronic communication between said consumer  
3 terminal and said switching network.

1           6. The system in accordance with claim 5, further comprising a biller  
2 payment provider device in electronic communication between said consumer  
3 service provider and said switching network.

1           7. The system in accordance with claim 6, further comprising a payee  
2 terminal in electronic communication with said biller payment provider.

1           8. The system in accordance with claim 4, further comprising a biller  
2 service provider device in electronic communication between said consumer  
3 terminal and said switching network.

1           9. A system for electronic presentment and payment of bills over a  
2 network, comprising:  
3               a consumer terminal;  
4               a biller terminal in communication with said consumer terminal; and  
5               a switching network exchanging billing information between said  
6 consumer and biller terminals, said switching network routing bill summary data  
7 generated by a biller terminal for presentment at said consumer terminal,  
8 complete bill data being accessible only by communicating directly between the  
9 consumer terminal and biller terminal.

1           10. The system in accordance with claim 9, wherein said switching  
2 network routes the information without reformatting.

1           11. The system in accordance with claim 9, further comprising a  
2 consumer service provider device in electronic communication between said  
3 consumer terminal and said switching network.

12. The system in accordance with claim 9, further comprising a consumer payment provider device in electronic communication between said consumer service provider and said switching network.

13. The system in accordance with claim 9, further comprising a biller service provider device in electronic communication between said consumer terminal and said switching network.

14. The system in accordance with claim 13, further comprising a biller payment provider device in electronic communication between said consumer service provider and said switching network.

15. The system in accordance with claim 14, further comprising a payee terminal in electronic communication with said biller payment provider.

16. The system in accordance with claim 12, further comprising a biller service provider device in electronic communication between said consumer terminal and said switching network.

17. A method for electronic presentment and payment of bills over a network, comprising:

generating a bill summary file;

storing the bill summary file at a biller service provider device;

polling by a consumer service provider device through a switching network newly generated bill summary files stored at the biller service provider device; and

routing via the switching network the stored newly generated bill summary files from the biller service provider device to the consumer service provider device.



1           25. A system for electronic presentment and payment of bills over a  
2 network, comprising:  
3           a consumer terminal;  
4           a biller terminal in communication with said consumer terminal; and  
5           a switching network for routing presentment and payment  
6 information between said consumer terminal and biller terminal, said switching  
7 network adopting an Interactive Financial Exchange message standard protocol.

1           26. A system for electronic presentment and payment of bills over a  
2 network, comprising:  
3           a consumer terminal;  
4           a biller terminal in communication with said consumer terminal; and  
5           a switching network for routing a payment message for a particular  
6 bill between said consumer terminal and biller terminal, irrespective of whether  
7 the particular bill has been previously presented to said consumer terminal.

1           27. A method for electronic presentment and payment of bills over a  
2 network, comprising:  
3           routing a payment message for a particular bill between a consumer  
4 terminal and a biller terminal via a switching network, irrespective of whether the  
5 particular bill has been previously presented to said consumer terminal.

1           28. A system for electronic presentment and payment of bills over a  
2 network, comprising:  
3           a consumer terminal;  
4           a biller terminal in communication with said consumer terminal; and  
5           an open, interoperable switching network for routing presentment  
6 and payment information between said consumer terminal and biller terminal.

1           29. A system for electronic presentment and payment of bills over a  
2 network, comprising:  
3           a consumer terminal;  
4           a biller terminal in communication with said consumer terminal; and  
5           an open, interoperable switching network for routing presentment  
6 and payment information between said consumer terminal and biller terminal,  
7 said switching network settling all credits and debits over a predetermined  
8 period.

1           30. The method in accordance with claim 18, further comprising the  
2 steps of:  
3           receiving payment instructions form the consumer terminal;  
4           transmitting payment instructions to the switching network;  
5           verifying that consumer service provider and biller service provider  
6 are participants of the system; and  
7           settling all credits and debits over a predetermined period.